REMARKS

Claims 11-14, 22 and 30-31 are pending in this application. By this Amendment, claim 15 is canceled and claims 30-31 are added. This Amendment is filed with a Request for Continued Examination (RCE) prior to the payment of the issue fee.

Applicants respectfully request entry and consideration of amendments to the final allowed claims as well as new dependent claims. Specifically, the amendments are to claims 11-14 and 22; and the new claims are dependent claims 30-31. Applicants respectfully submit that the amended claims are allowable over the prior art of record.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Robert M. Jackson

Registration No. 46,796

JAO:RMJ/tls

Date: December 29, 2006

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DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension

necessary for entry; Charge any fee due to our

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